

**Information to identify the case:**

Debtor 1	<b>Robin R. Toomer</b>	Social Security number or ITIN	xxx-xx-2968
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-10033-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robin R. Toomer

3/19/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robin R. Toomer  
 Debtor

Case No. 16-10033-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 40

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db Robin R. Toomer, 201 Blackwood Clementon Rd, # 1802, Lindenwold, NJ 08021-6848  
 cr +Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 515930368 ACS/K2 Financial, LLC, PO Box 7051, Utica, NY 13504-7051  
 515930370 AT&T, c/o EOS COA, 700 Longwater Dr, Norwell, MA 02061-1624  
 515930369 Apex Asset Management LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890  
 515930371 +Cancer Center of America, 1331 East Wyoming Avenue, Philadelphia, PA 19124-3808  
 515930372 Cancer Treatment Center Eastern Reg, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808  
 515930378 +Dental Solutions, 1450 Clements Bridge Rd, Woodbury, NJ 08096-3068  
 515930379 Dominion East, 1201 E 55th St, Cleveland, OH 44103-1028  
 515930381 Dr. Septimiu Pastiu, DMD, 188 Fries Mill Rd, Blackwood, NJ 08012-2015  
 515930382 #Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 515970314 +Eastern Regional Medical Center Inc, Stradley Ronon Stevens & Young, 2005 Market St Ste 2600, Philadelphia PA 19103-7098  
 515930383 Federal Loan Servicing/PHEAA, PO Box 60610, Harrisburg, PA 17106-0610  
 515930384 Health Care, Inc., c/o Convergent Outsourcing, 124 SW Adams St Ste 215, Peoria, IL 61602-2321  
 516068023 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032  
 515930385 Kennedy Hospital, c/o Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 515930386 Matthew M. Eichen, DMD PA, 17 W Ormond Ave, Cherry Hill, NJ 08002-3041  
 515930387 +Ohio Edison, c/o Trident Asset Management, 53 Perimeter Ctr E Ste 440, Atlanta, GA 30346-2230  
 515930388 Ohio Edison, c/o Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424  
 515965714 +PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129  
 (address filed with court: PNC Bank, 500 First Avenue, Pittsburgh, PA 15219)  
 515973638 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO BOX 9013, Addison, TX 75001-9013  
 516041703 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2019 23:36:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2019 23:36:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515930373 EDI: CAPITALONE.COM Mar 20 2019 03:08:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 515930374 EDI: CAPITALONE.COM Mar 20 2019 03:08:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 515930375 EDI: CAUT.COM Mar 20 2019 03:08:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076  
 515930376 +EDI: COMCASTCBLCENT Mar 20 2019 03:08:00 Comcast, 1 Comcast Ctr, Philadelphia, PA 19103-2899  
 515930377 EDI: CREDPROT.COM Mar 20 2019 03:08:00 Credit Protect Association, 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
 515930380 E-mail/Text: bankruptcy@savit.com Mar 19 2019 23:36:57 Dr. Martino, c/o Savit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159  
 516075662 EDI: CAUT.COM Mar 20 2019 03:08:00 JPMorgan Chase Bank, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 515953985 EDI: RECOVERYCORP.COM Mar 20 2019 03:08:00 OPS 12 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
 515930550 EDI: RECOVERYCORP.COM Mar 20 2019 03:08:00 Orion, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 515930389 EDI: CCS.COM Mar 20 2019 03:08:00 Progressive, c/o Credit Collection Services, 2 Wells Ave, Newton, MA 02459-3225  
 515930390 EDI: TDBANKNORTH.COM Mar 20 2019 03:08:00 TD Bank, 70 Gray Rd, Falmouth, ME 04105-2019  
 515930392 EDI: TFSR.COM Mar 20 2019 03:08:00 Toyota Motor Credit Corp., 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522  
 515930391 E-mail/Text: DL-CSGBankruptcy@charter.com Mar 19 2019 23:36:35 Time Warner, c/o Credit Protection Assoc., 13355 Noel Rd Ste 2100, Dallas, TX 75240-6837  
 516647961 EDI: BL-BECKET.COM Mar 20 2019 03:08:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 515930394 EDI: VERIZONCOMB.COM Mar 20 2019 03:08:00 Verizon, c/o MCM, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 515930395 EDI: RESURGENT.COM Mar 20 2019 03:08:00 Verizon Wireless, c/o Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640

TOTAL: 18

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Mar 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +TOYOTA MOTOR CREDIT CORPORATION, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
Iselin, NJ 08830-2713  
515930393\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corporation, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054-4522)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Tamika Nicole Wyche on behalf of Debtor Robin R. Toomer dpdlawyer@comcast.net,  
G30609@notify.cincompass.com

TOTAL: 6